

**TO: THE CHIEF EXECUTIVE OR MANAGING  
OFFICER OF THIS STATE-CHARTERED  
BANK OR THRIFT**

**FROM: SID SEYMOUR, CHIEF EXAMINER**

**DATE: JANUARY 18, 2008**

**RE: ANNUAL REMINDERS and REQUESTS FOR INFORMATION**

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**Directors' Examination Update**

Your 2007 Directors' Examination Report must be submitted to the Office of Financial Institutions (OFI) **no later than April 30, 2008**. If your institution has a year-end period other than December 31, your Directors' Examination Report is due within 120 days from that alternative year-end date. Information needed to file your 2007 Directors' Examination Report is included in **OFI Bulletin 07-2003: Directors' Examination Requirements**. This bulletin and the accompanying cover sheet, as well as the **Directors' Examination Rule**, can be found on OFI's website at [www.ofi.louisiana.gov](http://www.ofi.louisiana.gov). Click on the "Banks" or "Thriffs" tab on the left, then double click on "Policies/Bulletins/Opinions." Questions should be directed to OFI CPA Mrs. Dale Jacobs at (225) 922-0632 or by email at [djacobs@ofi.louisiana.gov](mailto:djacobs@ofi.louisiana.gov).

**Director's Oath Forms**

A director's oath form must be executed by each director elected by your stockholders and/or shareholders at their annual meeting in compliance with the provisions of LSA-R.S. 6:282 (for banks and savings banks) or LSA-R.S. 6:708 (for savings and loan associations) relating to the duties and responsibilities of directors. These forms are available on OFI's web site at [www.ofi.louisiana.gov](http://www.ofi.louisiana.gov), then click on the "DEPOSITORY" tab on the left, double click on the "Bank" or "Savings and Loans/Savings Banks" button, and double click on the "Forms" button. You do not have to submit the executed forms to OFI but hold them for review at future examinations. If you have any questions about the oath forms, please contact Administrative Program Specialist Pam Skelton at (225) 925-4661 or by email at [pskelton@ofi.louisiana.gov](mailto:pskelton@ofi.louisiana.gov).

**2008 Holiday Schedule**

LSA-R.S. 6:128 requires that a written notice of the Board's resolution to close an office be sent to the Commissioner. In addition, prior notice of at least 3 business days shall be provided to the general public by (1) posting a notice at the office to be closed, (2) publishing the notice in one issue of a newspaper of general circulation in the parish of the office to be closed, or (3) through another means of notification. You may satisfy this requirement annually by forwarding a copy of the board resolution, which effectively grants approval of your 2008 holiday schedule, to this office. Otherwise, you must notify OFI **each time** the institution closes for a holiday. Regardless of whether you notify OFI each time you close for a holiday or just once for the year, this is a statutory

requirement. If you have any questions about your holiday schedule, please contact Administrative Program Specialist Beverly Patin at (225) 922-0635 or by email at [bpatin@ofi.louisiana.gov](mailto:bpatin@ofi.louisiana.gov).

### **Record Retention Schedule**

A copy of the Record Retention Schedule may be found on OFI's website at [www.ofi.louisiana.gov](http://www.ofi.louisiana.gov) – on left side under “LEGAL,” click on Rules/Policies/Opinions, click on Rules - Depository Institutions, then click on **Records Retention Rule for Depository Institutions**. There have been no changes to the schedule this year. Questions should be directed to Deputy Chief Examiner Kerry Morris at (225) 925-4201 or by email at [kmorris@ofi.louisiana.gov](mailto:kmorris@ofi.louisiana.gov).

**Responses to the following items are requested (even if there are no changes from last year). Please ensure that the attached documents are distributed to the appropriate person within the institution and a timely response is submitted to this office. No specific “as of” date is required. Just provide the most current information possible. DEADLINE: February 15, 2008.**

### **Annual Questionnaire**

Please review the information, make any additions, deletions, or revisions on the enclosed form, and return it to this office by mail or fax. Questions should be directed to Administrative Program Specialist Pam Skelton at (225) 925-4661 or by email at [pskelton@ofi.louisiana.gov](mailto:pskelton@ofi.louisiana.gov).

### **Services Survey**

A “revised” blank copy of the services survey is enclosed. This year we added an item to the survey portion to ask if you offer insurance premium financing. In addition, at the request of the Louisiana Bankers' Association, we are inquiring on the last page of the survey about the amount of losses you suffered as a result of fraud related incidences in calendar year 2007. Please complete the revised form and return it to this office by mail or fax. Questions should be directed to Deputy Chief Examiner Kerry Morris at (225) 925-4201 or by email at [kmorris@ofi.louisiana.gov](mailto:kmorris@ofi.louisiana.gov).

As usual, your cooperation is very much appreciated. Please do not hesitate to contact me directly at (225) 925-4675 or by email at [sseymour@ofi.louisiana.gov](mailto:sseymour@ofi.louisiana.gov) if you have any questions regarding this notification.

Happy New Year!

Enclosures